II. SPECIFICATION AMENDMENTS

Please replace the sentences at page 5, lines 28 - 32, referring to Figures 21 and 22, with the following:

--   Figure 21 is a diagram showing an oversampled SAF system in accordance with a fourth embodiment of the present invention; and

Figure 22 is a diagram showing an example of the subband processing block of Figure 21.;

Please insert the following on page 5, beginning at line 34:

Figure 23 is a block diagram showing an example of a combination of Figures 1 and 2;

Figure 24 is a block diagram showing another example of the combination of Figures 1 and 2;

Figure 25 is a block diagram showing an example of a combination of Figures 2 and 3;

Figure 26 is a block diagram showing another example of the combination of Figures 2 and 3;

Figure 27 is a block diagram showing an example of a combination of Figures 1 and 3;

Figure 28 is a block diagram showing another example of the combination of Figures 1 and 3;

Figure 29 is a block diagram showing an example of a combination of Figures 1-3;

Figure 30 is a block diagram showing another example of the combination of Figures 1-3;

Figure 31 is a block diagram showing a further example of the combination of Figures 1-3; and

        Figure 32 is a block diagram showing a further example of the combination of Figures 1-3.

Please replace the paragraph on page 13, lines 4-9 with the following paragraph:

        It is possible to combine any two or more of the techniques described in Figures 1-3 and 5 to achieve higher performance. Figures 23-24 illustrate examples of the combinations of the techniques illustrated in Figures 1 and 2. Figures 25-26 illustrate examples of the combinations of the techniques illustrated in Figures 2 and 3. Figures 27-28 illustrate examples of the combinations of the techniques illustrated in Figures 1 and 3. Figures 29-32 illustrate examples of the combinations of the techniques illustrated in Figures 1, 2 and 3. For example, whitening by decimation improves the convergence rate by increasing the effective bandwidth of the reference signal. Whitening by spectral emphasis improves the convergence as before by limiting the stop band loss thereby increasing the smallest eigenvalues.